



# Bank Holding Company Performance Report September 30, 2021—FR BHCPR

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**BHC Name** JOHN DEERE CAPITAL CORPORATION

**City/State** RENO, NV

## Bank Holding Company Information

Federal Reserve District: 7

Consolidated Assets (\$000): 43,311,836

Peer Group Number: 1 Number in Peer Group: 132

Number of Bank Subsidiaries: \_\_\_\_\_

### Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**JOHN DEERE CAPITAL CORPORATION**  
**10587 DOUBLE R BOULEVARD, SUITE 100**  
  
**RENO, NV 89521**

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BHC Name

City/State

## Summary Ratios

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	41,633,013	40,901,350	40,834,838	39,131,780	36,965,199
Net income (\$000)	555,193	293,947	447,951	408,948	501,562
Number of BHCs in peer group	132	130	128	125	118

	BHC	Peer #	Pct												
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent)	2.46	2.65	31	2.25	2.80	17	2.30	2.77	19	2.20	3.01	18	2.22	3.08	17
+ Non-interest income	2.77	1.09	92	2.69	1.21	90	2.71	1.21	90	2.48	1.32	85	2.52	1.31	88
- Overhead expense	2.97	2.21	89	3.38	2.59	82	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74
- Provision for credit losses	0.01	-0.12	80	0.31	0.66	16	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53
+ Securities gains (losses)	0	0.01	23	0	0.03	0	0	0.02	1	0	0.01	35	0	0	50
+ Other tax equivalent adjustments	0	0	16	0	0	76	0	0	48	0	0	76	0	0	13
= Pretax net operating income (tax equivalent)	2.25	1.76	82	1.24	0.91	72	1.45	1.04	78	1.28	1.56	24	1.55	1.57	43
Net operating income	1.78	1.34	84	0.96	0.70	71	1.10	0.81	75	1.05	1.19	28	1.36	1.24	65
Net income	1.78	1.34	84	0.96	0.71	70	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64
Net income (Subchapter S adjusted)		2.06			1.15			1.18			1.17			1.42	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent)	3.78	3.12	88	4.27	3.64	85	4.21	3.55	86	4.96	4.41	83	4.58	4.24	71
Interest expense	1.29	0.26	99	1.92	0.58	96	1.82	0.52	96	2.67	1.08	96	2.27	0.86	97
Net interest income (tax equivalent)	2.49	2.85	22	2.35	3.05	18	2.40	3.01	20	2.29	3.33	14	2.31	3.38	12
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases	0.04	0.12	33	0.23	0.28	54	0.19	0.27	48	0.19	0.21	56	0.18	0.22	55
Earnings coverage of net loan and lease losses (X)	60.75	26.30	80	8.49	20.97	40	11.09	22.91	48	9.13	24.40	36	11.85	21.75	44
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.38	1.32	4	0.42	1.58	3	0.45	1.58	3	0.32	0.83	7	0.36	0.90	9
Allowance for loan and lease losses / Total loans and leases	0.38	1.30	6	0.42	1.55	3	0.45	1.55	4	0.32	0.81	7	0.36	0.89	10
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.76	0.58	71	0.80	0.71	64	0.79	0.71	63	1.07	0.57	89	0.97	0.61	84
30-89 days past due loans and leases / Total loans and leases	0.90	0.29	92	0.94	0.37	90	0.96	0.39	90	1.17	0.43	91	1.18	0.44	92
<b>Liquidity and Funding</b>															
Net noncore funding dependence	100.91	-3.31	99	103.51	6.19	98	102.81	3.20	98	103.86	14.45	98	100.85	16.62	98
Net short-term noncore funding dependence	31.49	-9.17	98	32.71	-2.71	97	31.54	-4.76	98	22.28	3.38	92	20.69	4.66	89
Net loans and leases / Total assets	84.55	58.81	97	82.03	63	96	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95
<b>Capitalization</b>															
Tier 1 leverage ratio	0	9.07	0	0	9.05	0	0	9.13	0	0	9.76	1	0	9.71	0
Holding company equity capital / Total assets	10.26	10.79	44	10.17	11.12	36	10.59	11.16	43	10.30	12.43	25	10.67	12.22	31
Total equity capital (including minority interest) / Total assets	10.26	10.91	42	10.18	11.24	35	10.60	11.29	41	10.31	12.57	23	10.67	12.27	30
Common equity tier 1 capital / Total risk-weighted assets		12.64			12.26			12.38			12.17			12.12	
Net loans and leases / Equity capital (X)	8.24	5.47	92	8.06	5.73	87	7.75	5.58	86	7.68	5.21	88	7.58	5.29	91
Cash dividends / Net income	63.04	27.22	96	51.03	49.74	57	63.62	42.30	81	62.36	33.12	91	110.66	27.31	99
Cash dividends / Net income (Subchapter S adjusted)		-3.51			10.79			-0.65			-12.02			17.36	
<b>Growth Rates</b>															
Assets	4.40	9.51	25	2.44	16.67	11	1.72	16.68	11	7.01	9.26	53	5.38	7	52
Equity capital	5.24	7.52	48	2.29	6.54	32	4.61	6.99	42	3.32	10.49	26	-1.98	7.89	14
Net loans and leases	7.61	-0.66	81	3.03	12.75	20	5.47	9.07	40	4.70	9.10	41	8.09	7.89	64
Noncore funding	4.79	-21.64	84	3.11	-6.57	67	2.13	-12.18	68	9.31	6.59	60	5.50	10.67	45
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital	141.87	0.55	99	130.46	0.92	99	166.52	0.77	99	176.91	1.02	99	154.29	1.14	99
Long-term debt / Equity capital	433.58	10.65	99	429.48	13.73	99	424.61	13.56	99	485.82	13.04	99	460.86	13.37	99
Equity investment in subsidiaries / Equity capital	123.95	103.15	95	118.72	103.27	94	123.66	102.81	96	119.10	103.22	95	115.85	103.10	90
Cash from ops + noncash items + op expense / Op expense + dividends	78.45	155.61	21	112.49	142.45	39	107.46	147.24	30	95.10	190.27	12	129.56	174.91	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	1,107,527	1,190,423	1,572,425	1,759,216	1,534,708	-6.96	14.75
Income from lease financing receivables.....	37,598	35,515	48,293	48,176	46,564	5.87	46.51
Fully taxable income on loans and leases.....	1,142,022	1,222,955	1,616,729	1,803,738	1,577,843	-6.62	15.59
Tax-exempt income on loans and leases.....	3,103	2,983	3,989	3,654	3,429	4.02	9.15
Estimated tax benefit on income on loans and leases.....	825	792	1,060	971	912	4.17	-46.08
Income on loans and leases (tax equivalent).....	1,145,950	1,226,730	1,621,778	1,808,363	1,582,184	-6.58	15.48
Investment interest income (tax equivalent).....	126	40	80	139	20	215.00	
Interest on balances due from depository institutions.....	2,093	8,647	9,341	29,246	25,584	-75.80	-40.78
Interest income on other earning assets.....	15,197	17,196	22,070	31,713	16,439	-11.62	1950.88
Total interest income (tax equivalent).....	1,163,366	1,252,613	1,653,269	1,869,461	1,624,227	-7.12	16.73
Interest on time deposits of \$250K or more.....	0	0	0	0	0		
Interest on time deposits < \$250K.....	0	0	0	0	0		
Interest on foreign office deposits.....	102	155	191	401	408	-34.19	-52.11
Interest on other deposits.....	2,561	2,936	3,791	6,325	6,123	-12.77	-29.95
Interest on other borrowings and trading liabilities.....	393,887	560,436	708,256	1,000,372	798,660	-29.72	19.85
Interest on subordinated debt and mandatory convertible securities.....	30	29	39	30	21	3.45	
Total interest expense.....	396,580	563,556	712,277	1,007,128	805,212	-29.63	19.27
Net interest income (tax equivalent).....	766,786	689,057	940,992	862,333	819,015	11.28	15.46
Non-interest income.....	866,398	824,764	1,105,147	969,162	931,615	5.05	61.10
Adjusted operating income (tax equivalent).....	1,633,184	1,513,821	2,046,139	1,831,495	1,750,630	7.88	35.88
Overhead expense.....	926,000	1,038,246	1,365,231	1,273,865	1,130,079	-10.81	22.36
Provision for credit losses.....	3,912	93,833	86,512	54,863	45,932		-93.57
Securities gains (losses).....	0	-1,343	-1,343	0	0		
Other tax equivalent adjustments.....	-1	1	0	1	-1		
Pretax net operating income (tax equivalent).....	703,271	380,400	593,053	502,768	574,618	84.88	82.98
Applicable income taxes.....	146,886	85,727	144,147	92,724	72,338	71.34	12.17
Tax equivalent adjustments.....	824	793	1,060	972	911	3.91	-46.14
Applicable income taxes (tax equivalent).....	147,710	86,520	145,207	93,696	73,249	70.72	11.50
Minority interest.....	368	-67	-105	124	-193		
Net income before discontinued operations, net of minority interest.....	555,193	293,947	447,951	408,948	501,562	88.88	120.42
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	555,193	293,947	447,951	408,948	501,562	88.88	120.42
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	555,561	293,880	447,846	409,072	501,369	89.04	120.57
Investment securities income (tax equivalent).....	126	40	80	139	20	215.00	
US Treasury and agency securities (excluding mortgage-backed securities).....	0	0	0	0	0		
Mortgage-backed securities.....	0	0	0	0	0		
All other securities.....	126	40	80	139	20	215.00	
Cash dividends declared.....	350,004	150,004	285,004	255,004	555,004	133.33	22.81
Common.....	350,004	150,004	285,004	255,004	555,004	133.33	22.81
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.73	2.90	89	4.08	3.35	89	4.05	3.27	89	4.78	4	88	4.39	3.87	84
Less: Interest expense .....	1.27	0.24	99	1.84	0.54	96	1.74	0.48	96	2.57	0.98	96	2.18	0.79	97
Equals: Net interest income (tax equivalent) .....	2.46	2.65	31	2.25	2.80	17	2.30	2.77	19	2.20	3.01	18	2.22	3.08	17
Plus: Non-interest income .....	2.77	1.09	92	2.69	1.21	90	2.71	1.21	90	2.48	1.32	85	2.52	1.31	88
Equals: adjusted operating income (tax equivalent) .....	5.23	3.80	91	4.93	4.06	85	5.01	4.04	87	4.68	4.41	68	4.74	4.46	68
Less: Overhead expense .....	2.97	2.21	89	3.38	2.59	82	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74
Less: Provision for credit losses .....	0.01	-0.12	80	0.31	0.66	16	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	50	0	0	46	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities .....	0	0.01	24	0	0.03	0	0	0.02	1	0	0.01	35	0	0	50
Plus: other tax equivalent adjustments .....	0	0	16	0	0	76	0	0	48	0	0	76	0	0	13
Equals: Pretax net operating income (tax equivalent) .....	2.25	1.76	82	1.24	0.91	72	1.45	1.04	78	1.28	1.56	24	1.55	1.57	43
Less: Applicable income taxes (tax equivalent) .....	0.47	0.41	72	0.28	0.21	68	0.36	0.23	85	0.24	0.36	19	0.20	0.33	14
Less: Minority interest .....	0	0	85	0	0	5	0	0	5	0	0	76	0	0	2
Equals: Net operating income .....	1.78	1.34	84	0.96	0.70	71	1.10	0.81	75	1.05	1.19	28	1.36	1.24	65
Plus: Net extraordinary items .....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income .....	1.78	1.34	84	0.96	0.71	70	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64
Memo: Net income (last four quarters) .....	1.71	1.30	84	0.84	0.81	51	1.10	0.82	75	1.05	1.19	28	1.36	1.24	64
Net income—BHC and noncontrolling (minority) interest .....	1.78	1.35	84	0.96	0.72	70	1.10	0.83	75	1.05	1.20	26	1.36	1.25	63
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	98.49	93.09	96	95.53	92.11	87	96.10	92.32	89	96.39	91.05	93	95.93	91.48	89
Average interest-bearing funds / Average assets .....	87.20	61.98	97	86.30	64.67	96	86.07	64.06	96	85.32	65.57	96	83.48	65.56	95
Interest income (tax equivalent) / Average earning assets .....	3.78	3.12	88	4.27	3.64	85	4.21	3.55	86	4.96	4.41	83	4.58	4.24	71
Interest expense / Average earning assets .....	1.29	0.26	99	1.92	0.58	96	1.82	0.52	96	2.67	1.08	96	2.27	0.86	97
Net interest income (tax equivalent) / Average earning assets .....	2.49	2.85	22	2.35	3.05	18	2.40	3.01	20	2.29	3.33	14	2.31	3.38	12
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.34	4.07	69	5	4.35	85	4.93	4.27	84	5.64	5.09	81	5.32	4.95	77
Interest-bearing bank balances .....	0.47	0.13	99	1.09	0.36	96	0.97	0.27	97	4.04	2.04	95	2.44	1.64	92
Federal funds sold and reverse repos .....		0.25			0.75			0.68			2.44			2.17	
Trading assets .....		0.45			0.65			0.60			0.99			1.11	
Total earning assets .....	3.78	3.09	88	4.27	3.61	85	4.21	3.51	87	4.95	4.36	84	4.58	4.20	73
Investment securities (tax equivalent) .....	3.42	1.77	98	0.85	2.36	0	1.38	2.25	3	2.52	2.76	32	4.85	2.68	98
US Treasury and agency securities (excluding mortgage-backed securities) .....		1.23			1.85			1.75			2.32			2.05	
Mortgage-backed securities .....		1.55			2.17			2.05			2.61			2.50	
All other securities .....	3.56	2.85	75	0.97	3.28	1	1.52	3.24	7	2.67	4.06	10	2.04	4.20	4
Interest-bearing deposits .....	2.88	0.22	99	3.75	0.60	99	3.60	0.53	99	5.67	1.10	99	5.19	0.81	99
Time deposits of \$250K or more .....		0.70			1.53			1.42			1.96			1.44	
Time deposits < \$250K .....		0.67			1.47			1.36			1.82			1.29	
Other domestic deposits .....	3.63	0.16	99	4.63	0.41	99	4.39	0.36	99	6.33	0.93	99	5.69	0.67	99
Foreign deposits .....	1.17	0.12	96	1.99	0.48	96	1.78	0.42	96	3.63	1.19	96	3.52	0.97	96
Federal funds purchased and repos .....		0.18			0.71			0.62			1.86			1.51	
Other borrowed funds and trading liabilities .....	1.46	1.29	57	2.12	1.54	81	2.01	1.50	77	2.94	2.38	80	2.59	2.28	72
All interest-bearing funds .....	1.46	0.38	99	2.13	0.82	96	2.03	0.74	96	3.02	1.49	93	2.61	1.19	94

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Non-interest Income and Expenses</b>					
Total non-interest income	866,398	824,764	1,105,147	969,162	931,615
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	0	0	0	0	0
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	0	0	0	0	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	14	20	30	28	35
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets	65,702	-22,285	-15,031	-94,603	-26,492
Other non-interest income	800,682	847,029	1,120,148	1,063,737	958,072
Total overhead expenses	926,000	1,038,246	1,365,231	1,273,865	1,130,079
Personnel expense	180,943	185,418	246,429	250,602	248,734
Net occupancy expense	6,512	7,600	9,391	10,091	9,928
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	0	0	0	0	0
Other operating expenses	738,545	845,228	1,109,411	1,013,172	871,417
Fee income on mutual funds and annuities	0	0	0	0	0
<b>Memoranda</b>					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	1,456	1,495	1,460	1,623	1,661
Average personnel expense per employee	124.27	124.03	168.79	154.41	149.75
Average assets per employee	28,594.10	27,358.76	27,969.07	24,110.77	22,254.79

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Mutual fund fee income / Non-interest income	0	2.14	11	0	2.09	10	0	2.02	10	0	2.72	10	0	3.08	7
Overhead expenses / Net Interest Income + non-interest income	56.73	58.85	36	68.62	62.06	77	66.76	62.28	72	69.59	61.29	80	64.59	60.88	70
<b>Percent of Average Assets</b>															
Total overhead expense	2.97	2.21	89	3.38	2.59	82	3.34	2.57	82	3.26	2.69	79	3.06	2.71	74
Personnel expense	0.58	1.23	3	0.60	1.30	1	0.60	1.30	2	0.64	1.41	2	0.67	1.44	2
Net occupancy expense	0.02	0.24	0	0.02	0.26	0	0.02	0.26	0	0.03	0.28	0	0.03	0.28	0
Other operating expenses	2.37	0.72	98	2.76	0.95	93	2.72	0.94	93	2.59	0.97	96	2.36	0.97	95
Overhead less non-interest income	0.19	1.08	9	0.70	1.27	14	0.64	1.25	13	0.78	1.32	16	0.54	1.38	9
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>															
Total overhead expense	56.70	58.34	37	68.58	61.60	79	66.72	61.82	75	69.55	60.64	84	64.55	60.37	72
Personnel expense	11.08	32.89	0	12.25	32.31	0	12.04	32.36	0	13.68	32.39	1	14.21	32.51	1
Net occupancy expense	0.40	6.26	0	0.50	6.55	0	0.46	6.58	0	0.55	6.52	0	0.57	6.48	0
Other operating expenses	45.22	18.68	99	55.83	22.16	92	54.22	22.28	92	55.32	21.20	97	49.78	20.90	97
Total non-interest income	53.05	28.20	90	54.48	28.52	89	54.01	28.83	90	52.92	29.23	87	53.22	28.50	88
Fiduciary activities income	0	2.27	12	0	2.06	12	0	2.09	12	0	1.97	14	0	2.14	13
Service charges on domestic deposit accounts	0	3.25	1	0	3.23	2	0	3.27	2	0	3.88	3	0	4.15	3
Trading revenue	0	0.68	25	0	1.37	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions	0	2.46	6	0	2.59	6	0	2.46	6	0	3.54	5	0	3.42	5
Insurance activities revenue	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10
Venture capital revenue	0	0.03	45	0	0	45	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0	0.56	22	0	-0.04	51	0	0.01	50	0	0.28	31	0	0.65	17
Net securitization income	0	0.01	43	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.02	3.64	62	-1.47	3.74	3	-0.73	3.92	3	-5.17	1.86	1	-1.51	1.61	1
Other non-interest income	49.03	9.39	98	55.95	9.49	98	54.74	9.65	98	58.08	10.04	97	54.73	9.86	99
Overhead less non-interest income	3.65	29.67	9	14.10	31.97	11	12.71	31.93	10	16.64	31.06	17	11.34	31.46	8
Applicable income taxes / Pretax net operating income (tax equivalent)	20.89	21.49	42	22.54	18.64	75	24.31	18.63	86	18.44	20.56	29	12.59	19.04	13
Applicable income tax + TE / Pretax net operating income + TE	21	23.11	18	22.74	22.16	51	24.48	21.18	78	18.64	23.23	13	12.75	21.56	7

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Real estate loans	8,841	9,880	7,667	4,647	0	-10.52	
Commercial and industrial loans	12,163,966	12,657,154	12,114,487	12,651,474	12,030,275	-3.90	19.93
Loans to individuals	2,969,241	2,660,928	2,636,069	2,280,217	2,034,097	11.59	76.22
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	20,423,997	17,837,957	17,306,482	15,501,128	15,002,553	14.50	29.58
Other loans and leases	1,194,372	1,006,099	1,017,866	888,849	862,676	18.71	99.58
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	36,760,417	34,172,018	33,082,571	31,326,315	29,929,601	7.57	30.41
Less: Allowance for loan and lease losses	139,460	141,881	149,636	100,370	106,486	-1.71	22.86
Net loans and leases	36,620,957	34,030,137	32,932,935	31,225,945	29,823,115	7.61	30.44
Debt securities that reprice or mature in over 1 year	2,156	2,540	2,344	0	0	-15.12	
Mutual funds and equity securities	0	0	0	0	0		
Subtotal	36,623,113	34,032,677	32,935,279	31,225,945	29,823,115	7.61	30.45
Interest-bearing bank balances	585,524	596,006	603,999	1,309,940	789,203	-1.76	-41.58
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	0	0	0	3,531	3,945		
Trading assets	0	0	0	0	0		
Total earning assets	37,208,637	34,628,683	33,539,278	32,539,416	30,616,263	7.45	27.97
Non-interest-bearing cash and due from depository institutions	79,795	44,056	70,045	100,883	11,295	81.12	24.89
Premises, fixed assets, and leases	39,275	45,540	41,552	45,741	42,688	-13.76	-18.28
Other real estate owned	0	0	0	0	0		
Investment in unconsolidated subsidiaries	21,972	19,178	20,683	16,815	15,592	14.57	83.74
Intangible and other assets	5,962,157	6,748,633	6,455,438	6,745,585	6,178,301	-11.65	10.23
Total assets	43,311,836	41,486,090	40,126,996	39,448,440	36,864,139	4.40	25.14
Quarterly average assets	42,992,990	40,517,927	40,635,303	39,428,930	37,889,660	6.11	21.95
Average loans and leases (YTD)	35,169,303	32,687,359	32,922,147	32,037,474	29,745,799	7.59	23.02
<b>Memoranda</b>							
Loans held-for-sale	0	0	0	0	0		
Loans not held-for-sale	36,760,417	34,172,018	33,082,571	31,326,315	29,929,601	7.57	30.41
Real estate loans secured by 1-4 family	0	0	0	0	0		
Commercial real estate loans	0	0	0	0	0		
Construction and land development	0	0	0	0	0		
Multifamily	0	0	0	0	0		
Nonfarm nonresidential	0	0	0	0	0		
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	2,156	2,540	2,344	3,531	3,945	-15.12	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,156	2,540	2,344	3,531	3,945	-15.12	
Mutual funds and equity securities	0	0	0	0	0		
Available-for-sale securities	2,156	2,540	2,344	3,531	3,945	-15.12	
U.S. Treasury securities	0	0	0	0	0		
US agency securities (excluding mortgage-backed securities)	0	0	0	0	0		
Municipal securities	0	0	0	0	0		
Mortgage-backed securities	0	0	0	0	0		
Asset-backed securities	0	0	0	0	0		
Other debt securities	2,156	2,540	2,344	3,531	3,945	-15.12	
Mutual funds and equity securities	0	0	0	0	0		
Held-to-maturity securities appreciation (depreciation)							
Available-for-sale securities appreciation (depreciation)	-2,604	-2,068	-2,303	-2,380	15		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	0	2,540	2,344	0	0	-100.00	

BHC Name

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## Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	8,339	6,997	11,171	10,148	7,646	19.18	46.63
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < \$250K	0	0	0	0	0		
MMDA and other savings accounts	96,399	81,773	92,860	98,191	101,234	17.89	-19.77
Other non-interest-bearing deposits	24,094	10,246	7,516	12,035	32,939	135.16	-66.06
Core deposits	128,832	99,016	111,547	120,374	141,819	30.11	-34.55
Time deposits of \$250K or more	0	0	0	0	0		
Foreign deposits	20,187	19,239	21,169	17,978	17,397	4.93	47.07
Federal funds purchased and repos	0	0	0	0	0		
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	901,934	0	1,424,848	2,040,241	2,616,989		17.93
Other borrowings w/remaining maturity of 1 year or less	11,216,880	11,727,222	9,567,091	6,229,209	4,347,389	-4.35	71.15
Other borrowings w/remaining maturity over 1 year	25,401,579	24,078,192	23,450,325	25,455,825	23,888,536	5.50	14.97
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	37,540,580	35,824,653	34,463,433	33,743,253	30,870,311	4.79	27.58
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	0	0	0	0	0		
Other liabilities	1,198,847	1,340,184	1,299,196	1,519,491	1,917,857	-10.55	-15.08
Total liabilities	38,868,259	37,263,853	35,874,176	35,383,118	32,929,987	4.31	25.24
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	1,482,823	1,482,823	1,482,823	1,482,823	1,482,823	0.00	0.00
Retained earnings	3,017,097	2,819,114	2,812,022	2,675,171	2,521,227	7.02	39.42
Accumulated other comprehensive income	-58,212	-81,239	-43,526	-94,195	-70,656		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	4,441,708	4,220,698	4,251,319	4,063,799	3,933,394	5.24	24.26
Noncontrolling (minority) interest in subsidiaries	1,869	1,539	1,501	1,523	758	21.44	393.14
Total equity capital, including minority interest	4,443,577	4,222,237	4,252,820	4,065,322	3,934,152	5.24	24.30
Total liabilities and capital	43,311,836	41,486,090	40,126,996	39,448,440	36,864,139	4.40	25.14
<b>Memoranda</b>							
Non-interest-bearing deposits	41,696	25,263	27,016	29,091	45,877	65.05	-47.24
Interest-bearing deposits	107,323	92,992	105,700	109,261	113,339	15.41	-18.41
Total deposits	149,019	118,255	132,716	138,352	159,216	26.01	-29.23
Long-term debt that reprices within 1 year	3,270,933	3,818,782	3,589,066	5,499,501	7,158,271	-14.35	-19.66
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended	4,251,319	4,063,799	4,063,799	3,933,394	4,012,817		
Accounting restatements	-113	0	-26,096	0	0		
Net income	555,193	293,947	447,951	408,948	501,562		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	350,004	150,004	285,004	255,004	555,004		
Change in other comprehensive income	-14,687	12,956	50,669	-23,539	-24,461		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	-1,520		
Holding company equity capital, ending balance	4,441,708	4,220,698	4,251,319	4,063,799	3,933,394		

BHC Name

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### Percent Composition of Assets

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Real estate loans	0.02	36.06	1	0.02	36.66	2	0.02	36.22	2	0.01	37.78	2	0	37.19	1
Commercial and industrial loans	28.08	11.11	96	30.51	14.40	96	30.19	13.52	96	32.07	12.02	98	32.63	12.85	95
Loans to individuals	6.86	3.60	79	6.41	3.57	77	6.57	3.40	77	5.78	4.20	65	5.52	4.31	66
Loans to depository institutions and acceptances of other banks	0	0.02	32	0	0.03	30	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans	47.16	0.21	99	43	0.20	99	43.13	0.19	99	39.29	0.24	99	40.70	0.30	99
Other loans and leases	2.76	4.26	45	2.43	4.66	35	2.54	4.63	37	2.25	5.01	31	2.34	5	31
Net loans and leases	84.55	58.81	97	82.03	63	96	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95
Debt securities over 1 year	0	18.32	0	0.01	14.80	1	0.01	15.55	1	0	14.60	1	0	14.63	1
Mutual funds and equity securities	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12
Subtotal	84.56	78.17	73	82.03	79.07	53	82.08	78.16	60	79.16	79.65	26	80.90	79.97	31
Interest-bearing bank balances	1.35	9.37	6	1.44	6.40	12	1.51	7.51	10	3.32	3.06	61	2.14	3.04	50
Federal funds sold and reverse repos	0	0.53	27	0	0.80	27	0	0.82	26	0	1.57	25	0	1.66	23
Debt securities 1 year or less	0	1.51	1	0	1.85	1	0	1.68	1	0.01	1.91	1	0.01	1.96	5
Trading assets	0	0.58	19	0	1.04	17	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets	85.91	91.57	4	83.47	90.87	5	83.58	91.05	4	82.49	89.53	7	83.05	89.74	5
Non-interest cash and due from depository institutions	0.18	0.99	3	0.11	1.03	3	0.17	1.07	2	0.26	1.14	4	0.03	1.21	1
Other real estate owned	0	0.01	6	0	0.03	3	0	0.02	4	0	0.03	4	0	0.04	2
All other assets	13.91	7.39	95	16.42	8.03	96	16.24	7.82	96	17.26	9.27	93	16.92	8.98	94
<b>Memoranda</b>															
Short-term investments	1.35	12.31	2	1.44	10.21	3	1.51	11.17	2	3.33	7.63	41	2.15	7.80	31
U.S. Treasury securities	0	1.18	12	0	0.91	15	0	0.84	17	0	1.03	11	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0	0.75	11	0	0.59	10	0	0.63	11	0	0.54	13	0	0.69	10
Municipal securities	0	1.70	7	0	1.60	8	0	1.69	8	0	1.34	7	0	1.62	7
Mortgage-backed securities	0	13.46	1	0	11.20	1	0	11.75	1	0	11.44	1	0	11.13	1
Asset-backed securities	0	0.47	25	0	0.31	24	0	0.32	24	0	0.28	25	0	0.33	25
Other debt securities	0	0.51	26	0.01	0.40	28	0.01	0.42	28	0.01	0.39	30	0.01	0.41	32
Loans held-for-sale	0	0.50	7	0	0.52	6	0	0.52	7	0	0.39	7	0	0.30	8
Loans held for investment	84.87	58.34	98	82.37	63.22	96	82.44	61.72	96	79.41	63.50	92	81.19	63.93	94
Real estate loans secured by 1-4 family	0	11.57	1	0	12.28	1	0	11.91	1	0	13.29	2	0	13.46	2
Revolving	0	1.44	2	0	1.72	3	0	1.66	3	0	2.07	3	0	2.27	3
Closed-end, secured by first liens	0	9.73	1	0	10.10	1	0	9.81	1	0	10.69	2	0	10.57	2
Closed-end, secured by junior liens	0	0.19	2	0	0.24	3	0	0.22	3	0	0.28	3	0	0.31	3
Commercial real estate loans	0	22.35	1	0	22.30	1	0	22.22	1	0	22.23	1	0	21.58	1
Construction and land development	0	3.40	1	0	3.47	3	0	3.40	3	0	3.44	3	0	3.51	3
Multifamily	0	3.32	1	0	3.10	1	0	3.12	1	0	3.01	2	0	2.72	2
Nonfarm nonresidential	0	14.65	1	0	14.72	2	0	14.72	1	0	14.69	2	0	14.44	2
Real estate loans secured by farmland	0	0.35	8	0	0.33	8	0	0.33	8	0	0.36	9	0	0.41	9

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans	0.02	60.51	1	0.03	56.15	2	0.02	57.15	2	0.01	57.46	1	0	56.49	1
Real estate loans secured by 1-4 family	0	20	1	0	19.51	1	0	19.43	1	0	20.75	2	0	21.10	2
Revolving	0	2.47	2	0	2.66	3	0	2.64	3	0	3.15	3	0	3.50	3
Closed-end	0	17.35	1	0	16.64	1	0	16.59	1	0	17.39	2	0	17.39	2
Commercial real estate loans	0	37.13	1	0	33.63	1	0	34.63	1	0	33.52	1	0	32.14	1
Construction and land development	0	5.69	1	0	5.18	3	0	5.26	3	0	5.09	3	0	5.20	3
1-4 family	0	1.19	4	0	0.94	5	0	0.93	5	0	0.94	7	0	1.02	6
Other	0	4.46	1	0	4.09	3	0	4.19	3	0	4.02	3	0	4.05	3
Multifamily	0	5.41	1	0	4.78	1	0	4.96	1	0	4.69	2	0	4.10	2
Nonfarm nonresidential	0	24.45	1	0	22.19	2	0	22.93	1	0	22.15	2	0	21.40	2
Owner-occupied	0	8.31	2	0	7.46	3	0	7.68	2	0	7.72	3	0	8.03	3
Other	0	15.83	1	0	14.52	2	0	14.95	1	0	14.34	2	0	13.38	2
Real estate loans secured by farmland	0	0.61	8	0	0.52	8	0	0.54	8	0	0.55	9	0	0.63	9
Loans to depository institutions and acceptances of other banks	0	0.03	32	0	0.06	30	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	33.09	19.45	85	37.04	22.98	87	36.62	22.17	86	40.39	19.53	92	40.20	20.32	91
Loans to individuals	8.08	6.58	69	7.79	6.23	69	7.97	6.13	69	7.28	7.13	62	6.80	7.36	63
Credit card loans	1.61	0.51	87	1.62	0.63	85	1.56	0.65	84	1.52	0.81	81	1.46	1.02	81
Agricultural loans	55.56	0.38	99	52.20	0.31	99	52.31	0.32	99	49.48	0.37	99	50.13	0.46	99
Other loans and leases	3.25	8.42	30	2.94	9.11	28	3.08	9.09	27	2.84	9.85	27	2.88	9.66	27
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans		383.43			387.92			381.27			391.26			379.80	
Real estate loans secured by 1-4 family		124.74			130.23			125.03			138.18			137.84	
Revolving		15.53			18.32			17.42			21.26			23.33	
Closed-end		107.54			110.40			106.14			115.20			112.79	
Commercial real estate loans		238.58			237.16			234.65			229.44			219.72	
Construction and land development		36.07			36.48			35.62			34.95			35.36	
1-4 family		7.44			6.64			6.34			6.61			7.04	
Other		28.34			28.60			28.16			27.32			27.26	
Multifamily		35.29			32.93			32.74			31.04			27.85	
Nonfarm nonresidential		156.30			156.60			155.06			152.10			147.22	
Owner-occupied		52.63			52.43			52.37			53.07			54.89	
Other		100.99			101.87			100.54			97.41			91.80	
Real estate loans secured by farmland		3.67			3.43			3.44			3.60			4.02	
Loans to depository institutions and acceptances of other banks		0.20			0.31			0.28			0.44			0.54	
Commercial and industrial loans		116.17			150.16			139.91			122.02			128.82	
Loans to individuals		36.56			36.83			37.47			43.51			42.67	
Credit card loans		2.58			3.28			3.30			4.34			5.31	
Agricultural loans		2.03			1.99			1.88			2.18			2.72	
Other loans and leases		47.63			49.92			49.54			52.44			51.79	
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans	0	29.25	1	0	26.62	1	0	27.32	1	0	26.45	1	0	24.79	1
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		187.63			186.45			183.76			178.57			167.93	
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)		244.92			243.47			240.85			236.10			225.98	

BHC Name

City/State

# Liquidity and Funding

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Total Assets</b>															
Short-term investments	1.35	12.31	2	1.44	10.21	3	1.51	11.17	2	3.33	7.63	41	2.15	7.80	31
Liquid assets	1.54	29.12	0	1.54	24.65	0	1.68	26.22	0	3.58	22.44	0	2.17	22.72	0
Investment securities	0	20.37	0	0.01	17.19	1	0.01	17.85	1	0.01	16.99	1	0.01	17.27	1
Net loans and leases	84.55	58.81	97	82.03	63	96	82.07	61.58	96	79.16	63.77	92	80.90	63.98	95
Net loans, leases and standby letters of credit	84.55	59.61	97	82.03	63.89	95	82.07	62.48	96	79.16	64.84	90	80.90	65.07	94
Core deposits	0.30	75.52	0	0.24	69.20	1	0.28	70.67	1	0.31	63.09	1	0.38	62.13	1
Noncore funding	86.68	10.15	99	86.35	15.53	99	85.89	14.13	99	85.54	19.36	99	83.74	21.34	99
Time deposits of \$250K or more	0	1.67	1	0	2.35	1	0	2.11	1	0	2.94	2	0	2.89	2
Foreign deposits	0.05	0.33	80	0.05	0.36	79	0.05	0.36	79	0.05	0.43	78	0.05	0.47	78
Federal funds purchased and repos	0	1.19	11	0	1.44	10	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	0	0.54	30	0	0.59	26	0	0.54	30	0	0.48	28	0	0.54	24
Commercial paper	2.08	0.01	98	0	0.01	45	3.55	0.01	99	5.17	0.02	99	7.10	0.02	99
Other borrowings w/remaining maturity of 1 year or less	25.90	0.88	99	28.27	1.75	99	23.84	1.24	98	15.79	3.01	97	11.79	3.67	94
Earning assets that reprice within 1 year	42.38	38.80	57	45.91	38.76	69	44.43	39.38	61	48.74	39.29	80	50.01	40.29	80
Interest-bearing liabilities that reprice within 1 year	0.25	6.64	0	0.22	8.86	3	0.26	8.20	2	0.28	10.19	3	0.31	10.01	3
Long-term debt that reprices within 1 year	7.55	0.27	98	9.20	0.52	96	8.94	0.47	96	13.94	0.96	96	19.42	1.34	97
Net assets that reprice within 1 year	34.58	30.83	54	36.48	27.76	66	35.22	29.11	58	34.52	26.63	70	30.28	27.38	52
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence	100.91	-3.31	99	103.51	6.19	98	102.81	3.20	98	103.86	14.45	98	100.85	16.62	98
Net short-term noncore funding dependence	31.49	-9.17	98	32.71	-2.71	97	31.54	-4.76	98	22.28	3.38	92	20.69	4.66	89
Short-term investment / Short-term noncore funding	4.83	304.29	1	5.08	149.65	2	5.49	184.19	1	15.88	77.77	19	11.39	66.46	12
Liquid assets - short-term noncore funding / Nonliquid assets	-26.86	36.72	0	-27.14	24.47	0	-26.15	28.18	0	-18.03	16.97	2	-17.09	16.04	4
Net loans and leases / Total deposits	24,574.69	73.05	99	28,776.91	82.06	99	24,814.59	79.43	99	22,569.93	90.31	99	18,731.23	90.08	99
Net loans and leases / Core deposits	28,425.36	78.83	99	34,368.32	92.26	99	29,523.82	88.34	99	25,940.77	103.93	99	21,029	105	99
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital		0.50			1.73			1.57			0.72			-0.82	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital		1.06			4.54			4.31			1.36			-1.98	
Structured notes appreciation (depreciation) / Tier 1 capital		0			0			0.02			0			-0.05	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities	0	13.65	14	0	11.41	16	0	11.38	15	0	12.67	14	0	16.19	11
Available-for-sale securities	100	84.59	95	100	86.72	95	100	87.23	96	100	85.40	95	100	81.88	96
U.S. Treasury securities	0	6.01	12	0	5.26	15	0	4.72	16	0	6.15	11	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0	4.24	11	0	3.94	10	0	4.01	10	0	3.49	13	0	4.02	9
Municipal securities	0	8.38	7	0	9.87	7	0	9.83	7	0	7.75	7	0	9.16	6
Mortgage-backed securities	0	66.09	0	0	66.61	0	0	66.64	1	0	67.43	0	0	65.45	0
Asset-backed securities	0	2.45	25	0	1.91	24	0	1.91	24	0	1.66	24	0	2.05	25
Other debt securities	100	3.01	99	100	2.93	99	100	3.01	99	100	2.94	99	100	2.79	99
Mutual funds and equity securities	0	0.29	13	0	0.38	13	0	0.35	13	0	0.40	13	0	0.42	11
Debt securities 1 year or less	0	8.18	1	0	11.25	0	0	10.55	0	100	11.86	99	100	11.91	99
Debt securities 1 to 5 years	35.99	17.39	85	0	17.70	1	0	17.03	1	0	17.94	1	0	19.18	1
Debt securities over 5 years	64.01	72.07	30	100	68.10	99	100	69.86	99	0	66.02	0	0	64.73	0
Pledged securities	0	33.37	1	100	37.16	99	100	35.67	99	0	30.57	2	0	33.30	2
Structured notes, fair value	0	0.06	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments	-1.76	64.27	20	6.16	124.80	19	-54.02	183.32	1	65.60	26.69	81	-49.70	6.77	3
Investment securities	-15.12	32.48	6	-60.46	20.30	0	-33.62	23.62	0	-10.49	11.75	6		9.42	
Core deposits	30.11	16.96	88	-21.95	26	0	-7.33	26.88	0	-15.12	11.23	0	-18.64	7.29	2
Noncore funding	4.79	-21.64	84	3.11	-6.57	67	2.13	-12.18	68	9.31	6.59	60	5.50	10.67	45

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			39,488,309	37,125,694	35,962,157
Commit: Secured commercial real estate loans	0	0	0	0	0
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)			28,375,522	28,272,939	27,833,549
Securities underwriting	0	0	0	0	0
Standby letters of credit	0	0	0	0	0
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	1,699,637	2,030,795	1,835,000	2,069,090	2,432,832
Purchased options contracts (interest rate)	1,699,637	2,030,795	1,835,000	2,069,090	2,432,832
Interest rate swaps	12,498,793	11,159,856	10,774,000	13,764,300	12,689,915
Futures and forward foreign exchange	84,598	178,192	116,312	882,540	1,695,658
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	253,983	118,452	149,000	84,507	83,360
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec)							98.41	22.01	96	94.11	23.52	96	97.55	24.05	95
Standby letters of credit	0	0.66	1	0	0.72	2	0	0.71	2	0	0.84	3	0	0.92	2
Commercial and similar letters of credit	0	0.02	19	0	0.02	19	0	0.02	20	0	0.02	17	0	0.02	17
Securities lent	0	0.10	42	0	0.23	40	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.24	28	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	35	0	0.24	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.13	35	0	0.35	33	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	37.49	47.31	73	37.41	51.49	70	36.66	48.62	68	47.83	68.47	69	52.45	65.81	74
Interest rate contracts	36.71	35.15	76	36.69	36.10	74	36	34.36	73	45.38	47.31	73	47.62	43.84	75
Interest rate futures and forward contracts	0	4.39	13	0	8.89	13	0	6.21	12	0	10.67	11	0	11.40	13
Written options contracts (interest rate)	3.92	1.69	87	4.90	2.33	86	4.57	2.18	85	5.25	2.47	88	6.60	2.16	89
Purchased options contracts (interest rate)	3.92	1.29	85	4.90	1.45	87	4.57	1.46	86	5.25	2.65	80	6.60	2.32	88
Interest rate swaps	28.86	20.27	78	26.90	20.71	74	26.85	20.83	72	34.89	28.86	78	34.42	26.74	80
Foreign exchange contracts	0.78	6.12	72	0.72	5.79	70	0.66	6.01	70	2.45	10.12	79	4.83	10.92	84
Futures and forward foreign exchange contracts	0.20	3.76	69	0.43	3.70	70	0.29	3.47	67	2.24	5.23	80	4.60	5.22	87
Written options contracts (foreign exchange)	0	0.04	40	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0.59	0.76	84	0.29	0.73	83	0.37	0.77	83	0.21	2.03	78	0.23	2.17	78
Equity, commodity, and other derivative contracts	0	0.91	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.13	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.31	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.21	39	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.30	37	0	0.31	36	0	0.32	36	0	0.38	35	0	0.40	35
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec)							119.94	42.82	90	115.88	45.53	89	120.90	44.93	90

BHC Name

City/State

## Derivative Instruments

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Notional Amount</b>					
Derivative contracts	16,236,648	15,518,090	14,709,312	18,869,527	19,334,597
Interest rate contracts	15,898,067	15,221,446	14,444,000	17,902,480	17,555,579
Foreign exchange contracts	338,581	296,644	265,312	967,047	1,779,018
Equity, commodity, and other contracts	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards	84,598	178,192	116,312	882,540	1,695,658
Written options	1,699,637	2,030,795	1,835,000	2,069,090	2,432,832
Exchange-traded	0	0	0	0	0
Over-the-counter	1,699,637	2,030,795	1,835,000	2,069,090	2,432,832
Purchased options	1,699,637	2,030,795	1,835,000	2,069,090	2,432,832
Exchange-traded	0	0	0	0	0
Over-the-counter	1,699,637	2,030,795	1,835,000	2,069,090	2,432,832
Swaps	12,752,776	11,278,308	10,923,000	13,848,807	12,773,275
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	16,236,648	15,518,090	14,709,312	18,869,527	19,334,597
Interest rate contracts	15,898,067	15,221,446	14,444,000	17,902,480	17,555,579
Foreign exchange contracts	338,581	296,644	265,312	967,047	1,779,018
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	0	0	0	0	0
One year or less	0	0	0	0	0
Over 1 year to 5 years	0	0	0	0	0
Over 5 years	0	0	0	0	0
Gross negative fair value (absolute value)	66,980	36,394	35,777	65,351	236,341
Gross positive fair value	226,360	672,685	556,975	268,322	87,233
Held for trading	0	0	0	0	0
Non-traded	226,360	672,685	556,975	268,322	87,233
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

# Derivatives Analysis

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	97.91	94.10	35	98.09	94.62	38	98.20	94.10	39	94.88	93.44	32	90.80	92.91	29
Foreign exchange contracts .....	2.09	3.22	70	1.91	3.07	68	1.80	3.49	67	5.12	3.20	79	9.20	3.39	83
Equity, commodity, and other contracts .....	0	1.21	34	0	1.18	32	0	1.17	32	0	1.64	31	0	1.93	30
<b>Futures and forwards .....</b>															
Written options .....	10.47	7.18	71	13.09	8.60	73	12.48	8.18	75	10.97	5.91	77	12.58	6.60	77
Exchange-traded .....	0	0.11	42	0	0.15	41	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter .....	10.47	6.91	72	13.09	8.13	75	12.48	7.73	77	10.97	5.10	81	12.58	5.49	81
Purchased options .....	10.47	3.41	83	13.09	3.51	86	12.48	3.42	86	10.97	4.42	79	12.58	4.19	84
Exchange-traded .....	0	0.12	41	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter .....	10.47	3.01	84	13.09	2.98	88	12.48	2.86	89	10.97	3.35	84	12.58	3.20	88
Swaps .....	78.54	71.71	47	72.68	67.37	44	74.26	68.76	45	73.39	69.75	44	66.06	70.34	36
<b>Held for trading .....</b>															
Interest rate contracts .....	0	40.70	21	0	43.02	19	0	43.53	19	0	44.16	18	0	46.31	18
Foreign exchange contracts .....	0	34.66	21	0	36.62	19	0	36.62	19	0	37.24	18	0	38.40	18
Equity, commodity, and other contracts .....	0	1.55	33	0	1.45	32	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts .....	0	0.61	40	0	0.68	38	0	0.68	38	0	0.83	36	0	1.14	35
<b>Non-traded .....</b>															
Interest rate contracts .....	100	59.30	78	100	56.98	80	100	56.47	80	100	55.84	81	100	53.69	81
Foreign exchange contracts .....	97.91	56.22	64	98.09	54.32	70	98.20	53.82	70	94.88	52.22	68	90.80	50.60	67
Equity, commodity, and other contracts .....	2.09	0.36	90	1.91	0.39	87	1.80	0.46	87	5.12	0.34	93	9.20	0.57	94
Equity, commodity, and other contracts .....	0	0.11	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
<b>Derivative contracts (excluding futures and forex 14 days or less) .....</b>															
One year or less .....	0	91.91	1	0	90.28	1	0	91.48	1	0	93.86	1	0	94.47	1
Over 1 year to 5 years .....	0	27.90	3	0	31.66	3	0	32.05	4	0	32.17	2	0	32.51	3
Over 5 years .....	0	29.78	4	0	27.15	4	0	27.06	3	0	30.45	4	0	31.16	4
Over 5 years .....	0	29.19	6	0	28.15	5	0	29.56	5	0	28.09	5	0	28.71	5
Gross negative fair value (absolute value) .....	0.41	1.18	23	0.23	1.65	16	0.24	1.55	12	0.35	0.83	34	1.22	0.72	87
Gross positive fair value .....	1.39	1.59	43	4.33	2.48	84	3.79	2.23	85	1.42	1.19	62	0.45	0.85	20
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....		0.05			0.07			0.07			0.06			0.06	
Gross positive fair value (X) .....		0.06			0.10			0.09			0.07			0.06	
Held for trading (X) .....		0.05			0.07			0.07			0.06			0.05	
Non-traded (X) .....		0.01			0.02			0.02			0.01			0.01	
Current credit exposure (X) .....		0.05			0.07			0.06			0.05			0.04	
Credit losses on derivative contracts .....		0			0			0			0			0	
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....		0			0			0			0			0	
90+ days past due .....		0			0			0			0			0	
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....		0.59			0.91			0.85			0.73			0.53	

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Change: Allowance for Loan and Lease Losses excluding ATRR</b>					
Beginning balance	149,636	100,370	100,370	106,486	113,484
Gross losses	46,630	84,106	100,259	95,420	82,297
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	35,003	28,367	39,068	34,458	29,999
Net losses	11,627	55,739	61,191	60,962	52,298
Provision for loan and lease losses	3,912	93,833	86,512	54,863	45,932
Adjustments	-2,461	3,417	23,945	-17	-632
Ending balance	139,460	141,881	149,636	100,370	106,486
Memo: Allocated transfer risk reserve (ATRR)					

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
<b>Analysis Ratios</b>															
Provision for loan and lease losses / Average assets	0.01	-0.12	80	0.31	0.66	16	0.21	0.51	15	0.14	0.15	57	0.12	0.14	53
Provision for loan and lease losses / Average loans and leases	0.01	-0.21	80	0.38	1.06	10	0.26	0.82	7	0.17	0.24	47	0.15	0.24	43
Provision for loan and lease losses / Net loan and lease losses	33.65	-65.12	71	168.34	587.54	10	141.38	487.86	6	90	130.58	15	87.83	134.68	26
Allowance for loan and lease losses / Total loans and leases not held for sale	0.38	1.32	4	0.42	1.58	3	0.45	1.58	3	0.32	0.83	7	0.36	0.90	9
Allowance for loan and lease losses / Total loans and leases	0.38	1.30	6	0.42	1.55	3	0.45	1.55	4	0.32	0.81	7	0.36	0.89	10
Allowance for loan and lease losses / Net loans and leases losses (X)	9	17.40	42	1.91	11.29	3	2.45	11.58	4	1.65	8.03	10	2.04	7.54	13
Allowance for loan and lease losses / Nonaccrual assets	43.76	330.05	3	40.62	301.93	2	46.67	299.17	2	24.70	218.72	4	30.62	214.03	4
ALLL / 90+ days past due + nonaccrual loans and leases	48.81	271.93	6	51.35	249.38	7	53.24	244.34	6	29.58	151.73	6	36.40	160.51	5
Gross loan and lease losses / Average loans and leases	0.18	0.20	58	0.34	0.35	61	0.30	0.34	56	0.30	0.28	63	0.28	0.30	61
Recoveries / Average loans and leases	0.13	0.08	78	0.12	0.07	80	0.12	0.07	80	0.11	0.08	76	0.10	0.09	62
Net losses / Average loans and leases	0.04	0.12	33	0.23	0.28	54	0.19	0.27	48	0.19	0.21	56	0.18	0.22	55
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	34.91	25.09	75	29.73	24.77	70	40.94	33.98	70	41.87	36.22	71	32.47	41.30	47
Earnings coverage of net loan and lease losses (X)	60.75	26.30	80	8.49	20.97	40	11.09	22.91	48	9.13	24.40	36	11.85	21.75	44

#### Net Loan and Lease Losses By Type

Real estate loans	0	0.02	45	0	0.04	25	0	0.04	23	0	0.01	38		0.02	
Real estate loans secured by 1-4 family		-0.01			0.01			0.01			0.01			0.01	
Revolving		-0.07			0.01			0.01			0.02			0.03	
Closed-end		-0.01			0.01			0			0			0.01	
Commercial real estate loans		0.04			0.06			0.07			0.01			0.01	
Construction and land development		0.01			0			0			-0.01			-0.03	
1-4 family		0			0			0			0			-0.01	
Other		0.01			0			0			-0.01			-0.02	
Multifamily		0.01			0			0			0			0	
Nonfarm nonresidential		0.05			0.08			0.11			0.02			0.02	
Owner-occupied		0.01			0.02			0.02			0.01			0.01	
Other		0.04			0.05			0.08			0.01			0.01	
Real estate loans secured by farmland		-0.01			0.04			0.02			0.01			0	
Commercial and industrial loans	0.12	0.19	46	0.24	0.46	41	0.24	0.47	38	0.22	0.37	40	0.13	0.31	35
Loans to individuals	0.22	0.72	24	0.25	1.25	12	0.26	1.13	15	0.29	1.17	19	0.27	1.16	20
Credit card loans	0.61	2.27	17	0.98	3.33	18	1.03	2.92	18	1.38	3.11	21	1.29	2.92	19
Agricultural loans	-0.04	0.02	14	0.20	0.11	81	0.13	0.19	70	0.16	0.08	80	0.18	0.15	73
Loans to foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other loans and leases	0.22	0.09	83	0.22	0.14	74	0.35	0.15	79	0.23	0.15	73	0.40	0.14	85

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30+ Days Past Due and Nonaccrual Assets</b>					
30-89 days past due loans and leases	332,015	320,559	318,799	366,329	352,350
90+ days past due loans and leases	7,201	4,321	18,790	4,861	1,799
Nonaccrual loans and leases	278,531	271,977	262,259	334,474	290,775
Total past due and nonaccrual loans and leases	617,747	596,857	599,848	705,664	644,924
<b>Restructured</b>					
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	22,204	21,325	23,741	21,180	22,045
Total restructured loans and leases	22,204	21,325	23,741	21,180	22,045
<b>Loans Held for Sale</b>					
30-89 days past due loans held for sale	0	0	0	0	0
90+ days past due loans held for sale	0	0	0	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	0	0	0	0	0
Restructured loans and leases in compliance	2,176	4,218	3,785	99	322
Other real estate owned	0	0	0	0	0
<b>Other Assets</b>					
30-89 days past due	49,089	58,303	71,909	80,267	93,637
90+ days past due	136	540	130	1,864	195
Nonaccrual	40,192	77,346	58,360	71,937	57,027
Total other assets past due and nonaccrual	89,417	136,189	130,399	154,068	150,859

	BHC	Peer # 1	Pct												
<b>Percent of Loans and Leases</b>															
30-89 days past due loans and leases	0.90	0.29	92	0.94	0.37	90	0.96	0.39	90	1.17	0.43	91	1.18	0.44	92
90+ days past due loans and leases	0.02	0.09	45	0.01	0.13	36	0.06	0.12	57	0.02	0.15	33	0.01	0.17	21
Nonaccrual loans and leases	0.76	0.54	75	0.80	0.66	68	0.79	0.66	66	1.07	0.51	92	0.97	0.54	89
90+ days past due and nonaccrual loans and leases	0.78	0.68	64	0.81	0.84	58	0.85	0.85	59	1.08	0.71	83	0.98	0.75	74
<b>Restructured</b>															
30-89 days past due restructured	0	0.01	19	0	0.01	17	0	0.01	16	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	30	0	0.01	28	0	0.01	29	0	0.01	29	0	0.01	26
Nonaccrual restructured	0.06	0.12	42	0.06	0.14	38	0.07	0.13	43	0.07	0.14	38	0.07	0.16	33
30-89 days past due loans held for sale	0	0	39	0	0	40	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	40	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	40	0	0	38	0	0.01	38	0	0	40	0	0	38
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30-89 days past due assets	1.03	0.29	93	1.10	0.37	93	1.18	0.40	92	1.42	0.43	93	1.48	0.44	94
90+ days past due assets	0.02	0.09	45	0.01	0.13	34	0.06	0.12	56	0.02	0.15	34	0.01	0.18	21
Nonaccrual assets	0.86	0.55	81	1.02	0.67	80	0.97	0.67	79	1.29	0.53	92	1.16	0.57	90
30+ days past due and nonaccrual assets	1.92	1	87	2.14	1.25	84	2.20	1.29	84	2.73	1.19	89	2.65	1.26	90
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets	0.75	0.40	86	0.85	0.52	84	0.85	0.52	83	1.05	0.44	91	0.95	0.48	88
90+ days past due and nonaccrual assets + other real estate owned	0.75	0.42	86	0.85	0.55	82	0.85	0.55	83	1.05	0.48	89	0.95	0.52	85
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets	0.65	0.48	76	0.67	0.61	59	0.66	0.60	62	0.85	0.53	80	0.79	0.60	70
Allowance for loan and lease losses	201.28	67.85	92	194.67	66.38	93	177.79	66.66	93	333.34	115.41	92	273.37	118.28	91
Equity capital + allowance for loan and lease losses	6.13	4.12	81	6.33	5.10	70	6.05	4.97	68	8.03	4.28	87	7.21	4.79	78
Tier 1 capital + allowance for loan and lease losses	201.28	4.89	99	194.67	6.26	99	177.79	6.05	99	333.34	5.65	99	273.37	6.16	99
Loans and leases + other real estate owned	0.76	0.82	51	0.81	0.98	45	0.80	0.97	41	1.07	0.85	70	0.97	0.96	57

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>															
Real estate															
30–89 days past due .....	0	0.25	3	0	0.35	2	0	0.39	1	0	0.38	2		0.42	
90+ days past due .....	0	0.12	15	0	0.17	15	0	0.16	14	0	0.16	13		0.22	
Nonaccrual .....	0	0.60	1	0	0.70	1	0	0.76	1	0	0.46	2		0.57	
Commercial and industrial															
30–89 days past due .....	1.20	0.24	95	1.01	0.24	95	1.16	0.23	95	1.15	0.31	93	1.13	0.30	94
90+ days past due .....	0.05	0.02	86	0.02	0.03	65	0.13	0.03	89	0.01	0.05	45	0	0.05	36
Nonaccrual .....	1.14	0.65	79	0.60	0.80	39	0.74	0.75	56	1	0.83	64	0.83	0.76	61
Individuals															
30–89 days past due .....	1.02	0.60	79	0.89	0.74	70	1.08	0.83	74	1.40	0.83	80	1.14	0.84	67
90+ days past due .....	0	0.08	18	0	0.11	17	0	0.14	19	0	0.17	16	0	0.16	15
Nonaccrual .....	0.60	0.17	90	0.60	0.24	85	0.55	0.28	82	0.79	0.17	93	0.64	0.23	87
Depository institution loans															
30–89 days past due .....		0.03			0.01			0			0			0	
90+ days past due .....		0			0			0			0			0	
Nonaccrual .....		0			0			0			0			0	
Agricultural															
30–89 days past due .....	0.65	0.11	89	0.83	0.15	91	0.78	0.17	89	1.09	0.24	90	1.13	0.17	93
90+ days past due .....	0	0	91	0	0	90	0.01	0	90	0.02	0	89	0.01	0	89
Nonaccrual .....	0.53	0.51	73	0.86	0.72	72	0.80	0.49	79	1.11	0.67	76	1.09	0.75	76
Foreign governments															
30–89 days past due .....	0	0	50	0	3.73	46	0	0	50	0	0.07	47	0	0.01	46
90+ days past due .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Nonaccrual .....	0	0.17	40	0	0.04	46	0	0.09	46	0	0.03	44	0	0.06	42
Other loans and leases															
30–89 days past due .....	2.32	0.11	98	2.62	0.14	98	2.02	0.18	96	2.87	0.20	97	3.29	0.17	98
90+ days past due .....	0.06	0.01	91	0.20	0.01	95	0.23	0.01	96	0.08	0.01	89	0.08	0.01	89
Nonaccrual .....	1.39	0.13	97	3.27	0.19	98	2.52	0.15	97	2.46	0.13	99	2.07	0.14	99

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

### Past Due and Nonaccrual Loans and Leases—Continued

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
<b>Memoranda</b>																
1-4 family																
		0.36			0.51			0.65			0.67			0.71		
		0.25			0.36			0.33			0.31			0.46		
		0.76			0.91			0.89			0.73			0.86		
Revolving																
		0.33			0.40			0.48			0.45			0.50		
		0.03			0.02			0.03			0.05			0.05		
		1.05			1.28			1.13			1			1.17		
Closed-end																
		0.36			0.52			0.65			0.70			0.75		
		0.27			0.41			0.38			0.35			0.53		
		0.71			0.89			0.87			0.70			0.84		
Junior lien																
		0.01			0.02			0.02			0.02			0.03		
		0			0			0			0			0		
		0.04			0.05			0.04			0.04			0.06		
Commercial real estate																
		0.16			0.21			0.26			0.18			0.17		
		0.01			0.02			0.02			0.03			0.03		
		0.48			0.53			0.62			0.23			0.28		
Construction and development																
		0.15			0.24			0.28			0.28			0.21		
		0.01			0.01			0.01			0.02			0.02		
		0.31			0.32			0.41			0.20			0.19		
1-4 family																
		0.03			0.03			0.03			0.06			0.06		
		0			0			0			0			0		
		0.02			0.03			0.03			0.02			0.02		
Other																
		0.10			0.17			0.22			0.20			0.13		
		0			0			0			0.01			0.02		
		0.25			0.26			0.35			0.17			0.15		
Multifamily																
		0.09			0.09			0.09			0.08			0.10		
		0			0			0			0			0.01		
		0.13			0.09			0.11			0.05			0.08		
Nonfarm non-residential																
		0.12			0.21			0.23			0.14			0.17		
		0.01			0.02			0.02			0.03			0.03		
		0.58			0.68			0.80			0.28			0.30		
Owner Occupied																
		0.04			0.07			0.07			0.07			0.09		
		0			0			0			0.01			0.01		
		0.20			0.26			0.27			0.16			0.17		
Other																
		0.07			0.13			0.14			0.07			0.07		
		0.01			0.01			0.01			0.01			0.01		
		0.31			0.36			0.44			0.10			0.13		
Farmland																
		0.13			0.24			0.11			0.23			0.25		
		0.01			0.01			0			0.01			0.01		
		1.06			1.49			1.13			0.84			1.23		
Credit card																
		0.72	0.79	40	0.74	0.92	32	1.01	0.95	50	1.12	1.19	37	1.16	1.22	40
		0	0.40	16	0	0.55	14	0	0.63	13	0	0.78	12	0	0.73	11
		0.29	0.08	86	0.24	0.06	87	0.33	0.05	90	0.41	0.11	86	0.35	0.09	85

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Common Equity Tier 1 Capital</b>					
Common stock plus related surplus .....					
Retained earnings .....	0	0	0	0	0
Accumulated other comprehensive income (AOCI) .....					
Common equity tier 1 minority interest .....					
Common equity tier 1 capital before adjustments/deductions .....					
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>					
Less: Goodwill, intangible assets, and deferred tax assets .....	0	0	0	0	0
Accumulated other comprehensive income-related adjustments .....	0	0	0	0	0
Other deductions from common equity tier 1 capital .....	0	0	0	0	0
Subtotal: .....	0	0	0	0	0
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0
Common equity tier 1 capital .....	0	0	0	0	0
<b>Additional Tier 1 Capital</b>					
Additional tier 1 capital instruments and related surplus .....					
Non-qualifying capital instruments .....					
Tier 1 minority interest not included in common equity tier 1 capital .....					
Additional tier 1 capital before deductions .....					
Less: Additional tier 1 capital deductions .....					
Additional tier 1 capital .....					
<b>Tier 1 Capital</b>					
<b>Tier 2 Capital</b>					
Tier 2 capital instruments and related surplus .....					
Non-qualifying capital instruments .....					
Total capital minority interest not included in tier 1 capital .....					
Allowance for loan and lease losses in tier 2 capital .....					
Exited advanced approach eligible credit reserves .....					
Unrealized gains on AFS preferred stock classified as equity .....					
Tier 2 capital before deductions .....					
Exited advanced approach tier 2 capital before deductions .....					
Less: Tier 2 capital deductions .....					
Tier 2 capital .....					
Exited advanced approach tier 2 capital .....					
Total capital .....					
Exited advanced approach total capital .....					
<b>Total Assets for Capital Ratios</b>					
Average total consolidated assets, adjusted .....	0	0	0	0	0
Less: Deductions from common equity tier 1 capital .....					
Less: Other deductions .....					
Total assets for leverage ratio .....					
Total risk-weighted assets .....					
Exited advanced approach total RWA .....					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A .....	0	12.59	1	0	12.26	0	0	12.35	0	0	12.11	1	0	12.09	0
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A .....	0	13.31	1	0	12.97	0	0	13.08	0	0	12.78	1	0	12.85	0
Tier 1 capital, column B .....	0	0.33	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A .....	0	15.21	1	0	15.12	0	0	15.23	0	0	14.36	1	0	14.45	0
Total capital, column B .....	0	0.36	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage .....	0	9.07	0	0	9.05	0	0	9.13	0	0	9.76	1	0	9.71	0
Supplementary leverage ratio, advanced approaches HCs .....		6.90			8.70			8.72			7.41			7.31	

BHC Name

City/State

### Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	0	0	0	0	0		

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36
Insurance underwriting assets (P/C) / Total insurance underwriting assets		53.46			54.17			53.67			51.47			56.12	
Insurance underwriting assets (L/H) / Total insurance underwriting assets		46.54			45.83			46.33			48.53			43.88	
Separate account assets (L/H) / Total life assets		13.15			11.09			11.24			7.26			8.53	
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	11	0	0.41	12	0	0.41	11	0	0.47	11	0	0.47	10
Premium income / Insurance activities revenue		2.90			2.06			2.84			7.32			4.86	
Credit related premium income / Total premium income		31.14			40.11			38.23			34.91			44.54	
Other premium income / Total premium income		68.86			59.89			61.77			65.09			55.46	
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.03	43	0	0.03	44	0	0.08	39	0	0.08	42
Insurance net income (P/C) / Equity (P/C)		28.21			10.18			15.59			19.86			15.64	
Insurance net income (L/H) / Equity (L/H)		5.51			5.32			3.62			5.13			1.99	
Insurance benefits, losses, expenses / Insurance premiums		-364.02			654.61			447.82			233.61			160.49	
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0			0.07			0.15			0.17	
Reinsurance recovery (L/H) / Total assets (L/H)		0			0			0			0.15			2.31	
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	0	11.72	3	0	11.07	3	0	11.03	3	0	11.51	3	0	10.22	5
<hr/>															
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.44	37	0	0.75	37	0	0.75	37	0	1.39	34	0	1.79	34

BHC Name

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### Foreign Activities

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Foreign Activities</b>					
Total foreign loans and leases	5,893,250	5,408,474	5,427,937	4,885,899	4,595,745
Real estate loans	8,841	9,880	7,667	0	0
Commercial and industrial loans	2,421,145	2,260,676	2,043,340	1,863,884	1,753,020
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	249,493	226,208	240,400	178,074	132,010
Loans to individuals	1,672	1,045	1,427	632	162
Agricultural loans	2,920,133	2,629,870	2,837,854	2,541,548	2,452,166
Other foreign loans	0	0	0	0	0
Lease financing receivables	291,966	280,795	297,249	301,761	258,387
Debt securities	2,156	2,540	2,344	3,531	3,945
Interest-bearing bank balances	84,413	95,665	103,501	104,964	237,900
Total selected foreign assets	5,979,819	5,506,679	5,533,782	4,994,394	4,837,590
Total foreign deposits	20,187	19,239	21,169	17,978	17,397
Interest-bearing deposits	10,924	11,219	12,840	11,070	12,105
Non-interest-bearing deposits	9,263	8,020	8,329	6,908	5,292

	BHC	Peer # 1	Pct												
<b>Analysis Ratios</b>															
Yield: Foreign loans	4.98	0.63	90	4.83	0.88	88	4.88	0.87	89	5.05	1.25	87	5.06	1.17	88
Cost: Interest-bearing deposits	1.17	0.12	96	1.99	0.48	96	1.78	0.42	96	3.63	1.19	96	3.52	0.97	96

#### Net Losses as a Percent of Foreign Loans by Type

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Real estate loans		0.18			6.51			5.18			27.03			27.29	
Commercial and industrial loans	0.02	0.86	12	0.07	0.43	11	0.11	0.64	33	0.07	0.29	10		1.53	
Foreign governments and institutions	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50

#### Growth Rates

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Net loans and leases	8.96	-0.16	67	8.34	-0.58	71	11.09	-2.40	78	6.31	22.48	54	7.20	7.24	52
Total selected assets	8.59	3.36	65	7.93	2.65	65	10.80	2.04	69	3.24	12.40	57	-0.09	3.24	42
Deposits	4.93	10.74	34	11.84	-1.43	54	17.75	3.46	66	3.34	10.36	43	7.83	5	67

BHC Name

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### Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Activity</b>							
Securitization activities	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Activity as a Percent of Total Assets</b>					
Securitization activities	0	0	0	0	0
1-4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					

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## Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure					
1-4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure					
Total retained credit exposure and asset sale credit exposure					

	Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
<b>30-89 Days Past Due Securitized Assets</b>								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 30-89 days past due securitized assets	0	0	0	0	0	0		
<b>90+ Days Past Due Securitized Assets</b>								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total 90+ days past due securitized assets	0	0	0	0	0	0		
Total past due securitized assets	0	0	0	0	0	0		
<b>Net Losses on Securitized Assets</b>								
1-4 family residential loans	0	0	0	0	0	0		
Home equity lines	0	0	0	0	0	0		
Credit card receivables	0	0	0	0	0	0		
Auto loans	0	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0	0		
All other loans and leases	0	0	0	0	0	0		
Total net losses on securitized assets	0	0	0	0	0	0		

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### Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
<b>Total Past Due Managed Assets</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
<b>Net Losses on Managed Assets Percent of Total Managed Assets</b>					

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City/State

## Parent Company Income Statement

Dollar Amount in Thousands	09/30/2021	09/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
<b>Operating Income</b>							
Income from bank subsidiaries .....	185,034	144,840	156,852	167,586	138,279	27.75	52.72
Dividends .....	160,000	100,000	100,000	85,000	70,000	60.00	60.00
Interest .....	25,034	44,840	56,852	82,586	68,279	-44.17	18.30
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Income from nonbank subsidiaries .....	59,424	140,779	160,044	333,728	1,005,280	-57.79	-42.15
Dividends .....	6,942	6,688	6,688	22,282	743,321	3.80	-83.83
Interest .....	16,014	94,251	100,971	260,367	216,594	-83.01	-47.56
Management and service fees .....	36,468	39,840	52,385	51,079	45,365	-8.46	24.72
Other income .....	0	0	0	0	0		
Income from subsidiary holding companies .....	0	0	0	0	0		
Dividends .....	0	0	0	0	0		
Interest .....	0	0	0	0	0		
Management and service fees .....	0	0	0	0	0		
Other income .....	0	0	0	0	0		
Total income from subsidiaries .....	244,458	285,619	316,896	501,314	1,143,559	-14.41	9.19
Securities gains (losses) .....	0	0	0	0	0		
Other operating income .....	430,396	422,159	562,823	592,200	506,681	1.95	37.44
Total operating income .....	674,854	707,778	879,719	1,093,514	1,650,240	-4.65	25.66
<b>Operating Expenses</b>							
Personnel expenses .....	100	118	158	170	158	-15.25	-48.72
Interest expense .....	293,535	445,704	559,117	799,301	667,218	-34.14	21.97
Other expenses .....	140,097	131,972	179,930	134,624	141,568	6.16	7.09
Provision for loan and lease losses .....	11,355	50,089	46,929	12,957	13,330		-24.76
Total operating expenses .....	445,087	627,883	786,134	947,052	822,274	-29.11	15.08
Income (loss) before taxes .....	229,767	79,895	93,585	146,462	827,966	187.59	52.90
Applicable income taxes (credit) .....	42,700	17,588	30,134	-13,947	4,509	142.78	396.51
Extraordinary items .....							
Income before undistributed income of subsidiaries .....	187,067	62,307	63,451	160,409	823,457	200.23	32.04
Equity in undistributed income of subsidiaries .....	368,126	231,640	384,500	248,539	-321,895	58.92	234.05
Bank subsidiaries .....	-7,356	12,958	55,700	45,002	41,212		
Nonbank subsidiaries .....	375,482	218,682	328,800	203,537	-363,107	71.70	139.10
Subsidiary holding companies .....	0	0	0	0	0		
Net income (loss) .....	555,193	293,947	447,951	408,948	501,562	88.88	120.43
<b>Memoranda</b>							
Bank net income .....	152,644	112,958	155,700	130,002	111,212	35.13	187.16
Nonbank net income .....	382,424	225,370	335,488	225,819	380,214	69.69	91.23
Subsidiary holding companys' net income .....	0	0	0	0	0		

BHC Name

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## Parent Company Balance Sheet

Dollar Amount in Thousands	09/30/2021	% of Total Assets	09/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
									1-Year	5-Year
<b>Assets</b>										
Investment in bank subsidiaries .....	3,612,830	10.76	3,861,277	12.16	2,713,171	8.68	2,792,359	2,967,168	-6.43	23.27
Common and preferred stock .....	523,624	1.56	566,839	1.78	675,505	2.16	629,880	584,878	-7.62	26.86
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	2,989,206	8.90	3,239,438	10.20	2,037,666	6.52	2,162,479	2,382,290	-7.72	21.12
Other receivables .....	100,000	0.30	55,000	0.17	0	0	0	0	81.82	100.00
Investment in nonbank subsidiaries .....	11,868,885	35.34	13,117,981	41.31	12,650,855	40.49	14,741,196	14,669,129	-9.52	-3.16
Common and preferred stock .....	4,982,161	14.83	4,444,040	13.99	4,581,912	14.67	4,210,099	3,972,085	12.11	31.49
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	6,886,724	20.51	8,673,941	27.31	8,068,943	25.83	10,531,097	10,697,044	-20.60	-18.66
Other receivables .....	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies .....	0	0	0	0	0	0	0	0		
Common and preferred stock .....	0	0	0	0	0	0	0	0		
Excess cost over fair value .....	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds .....	0	0	0	0	0	0	0	0		
Other receivables .....	0	0	0	0	0	0	0	0		
<b>Assets Excluding Investment in Subsidiaries</b>										
Net loans and leases .....	16,601,351	49.43	12,954,080	40.79	14,271,324	45.68	11,486,557	10,185,891	28.16	69.42
Securities .....	0	0	0	0	0	0	0	0		
Securities purchased (reverse repos) .....	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution .....	0	0	0	0	0	0	0	0		
Cash and due from unrelated depository institution .....	501,247	1.49	500,361	1.58	500,531	1.60	1,205,366	551,336	0.18	-50.15
Premises, furnishings, fixtures and equipment .....	136	0	522	0	496	0	615	174	-73.95	-41.38
Intangible assets .....	0	0	0	0	0	0	0	0		
Other assets .....	146,934	0.44	104,932	0.33	59,145	0.19	126,917	133,241	40.03	-74.27
Balance due from subsidiaries and related institutions .....	852,761	2.54	1,217,409	3.83	1,047,054	3.35	1,381,633	475,805	-29.95	753.20
Total assets .....	33,584,144	100.00	31,756,562	100.00	31,242,576	100.00	31,734,643	28,982,744	5.75	25.96
<b>Liabilities and Capital</b>										
Deposits .....	76,014	0.23	62,455	0.20	74,188	0.24	69,251	73,169	21.71	-18.08
Securities sold (repos) .....	0	0	0	0	0	0	0	0		
Commercial paper .....	901,934	2.69	0	0	1,424,848	4.56	2,040,240	2,616,989		
Other borrowings 1 year or less .....	5,399,522	16.08	5,506,271	17.34	5,654,600	18.10	5,149,218	3,451,979	-1.94	13.37
Borrowings with maturity over 1 year .....	19,258,692	57.34	18,127,362	57.08	18,051,842	57.78	19,743,140	18,127,530	6.24	20.86
Subordinated notes and debentures .....	0	0	0	0	0	0	0	0		
Other liabilities .....	197,466	0.59	162,518	0.51	235,155	0.75	230,816	225,365	21.50	15.68
Balance due to subsidiaries and related institutions .....	3,308,705	9.85	3,677,159	11.58	1,550,524	4.96	438,084	554,318	-10.02	55.55
Total liabilities .....	29,142,333	86.77	27,535,765	86.71	26,991,157	86.39	27,670,749	25,049,350	5.83	26.23
Equity Capital .....	4,441,811	13.23	4,220,797	13.29	4,251,419	13.61	4,063,894	3,933,394	5.24	24.26
Perpetual preferred stock (income surplus) .....	0	0	0	0	0	0	0	0		
Common stock .....	0	0	0	0	0	0	0	0		
Common surplus .....	1,482,823	4.42	1,482,823	4.67	1,482,823	4.75	1,482,823	1,482,823	0.00	0.00
Retained earnings .....	2,958,830	8.81	2,746,523	8.65	2,773,395	8.88	2,585,912	2,441,705	7.73	41.43
Accumulated other comprehensive income .....	158	0	-8,549	-0.03	-4,799	-0.02	-4,841	8,866		
Other equity capital components .....	0	0	0	0	0	0	0	0		
Total liabilities and equity capital .....	33,584,144	100.00	31,756,562	100.00	31,242,576	100.00	31,734,643	28,982,744	5.75	25.96
<b>Memoranda</b>										
Loans and advances from bank subsidiaries .....	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries .....	522,679	1.56	480,725	1.51	525,280	1.68	396,827	324,659	8.73	-43.81
Notes payable to subsidiaries that issued TPS .....	0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies .....	2,786,026	8.30	3,196,433	10.07	1,025,244	3.28	41,257	229,659	-12.84	132.78
Subordinated and long-term debt 1 year or less .....	3,245,781	9.66	3,671,114	11.56	1,543,547	4.94	413,815	314,819	-11.59	52.59
Guaranteed loans to banks, nonbanks, and holding companies .....	1,133,925	3.38	1,111,975	3.50	1,172,125	3.75	1,350,300	1,574,843	1.97	-41.17

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

# Parent Company Analysis—Part 1

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Profitability</b>															
Net income / Average equity capital.....	16.59	12.52	81	9.49	6.29	79	10.72	7.29	78	9.95	9.68	57	12.76	10.40	79
Bank net income / Average equity investment in banks.....	32.27	12.35	95	24.70	6.43	98	25	7.45	98	22.32	10.51	96	20.20	11.19	94
Nonbank net income / Average equity investment in nonbanks.....	10.65	13.18	54	6.98	8.01	59	7.69	9.75	55	5.52	7.89	54	8.97	7.10	67
Subsidiary HCs net income / Average equity investment in sub HCs.....		11.04			6.72			7.01			8.55			8.78	
Bank net income / Parent net income.....	27.49	96.45	12	38.43	87.60	15	34.76	88.16	14	31.79	82.22	17	22.17	82.56	17
Nonbank net income / Parent net income.....	68.88	3.22	98	76.67	4.43	95	74.89	3.59	96	55.22	5.93	93	75.81	3.78	95
Subsidiary holding companies' net income / Parent net income.....		66.57			81.94			68.34			74			72.48	
<b>Leverage</b>															
Total liabilities / Equity capital.....	656.09	16.51	99	652.38	20.37	99	634.87	20.06	99	680.89	20.43	99	636.84	20.88	99
Total debt / Equity capital.....	575.44	11.37	99	559.93	14.74	99	591.13	14.41	99	662.73	14.31	99	615.16	14.69	99
Total debt + notes payable to subs that issued TPS / Equity capital.....	575.44	13.41	99	559.93	17.04	99	591.13	16.67	99	662.73	16.36	99	615.16	17.10	99
Total debt + Loans guaranteed for affiliate / Equity capital.....	600.97	11.46	99	586.28	15.02	99	618.70	14.68	99	695.96	14.56	99	655.19	15.14	99
Total debt / Equity capital – excess over fair value.....	575.44	11.47	99	559.93	14.86	99	591.13	14.52	99	662.73	14.51	99	615.16	14.81	99
Long-term debt / Equity capital.....	433.58	10.65	99	429.48	13.73	99	424.61	13.56	99	485.82	13.04	99	460.86	13.37	99
Short-term debt / Equity capital.....	141.87	0.55	99	130.46	0.92	99	166.52	0.77	99	176.91	1.02	99	154.29	1.14	99
Current portion of long-term debt / Equity capital.....	73.07	0.10	99	86.98	0.05	99	36.31	0.06	98	10.18	0.05	96	8	0.14	96
Excess cost over fair value / Equity capital.....	0	0.08	40	0	0.08	39	0	0.08	39	0	0.12	38	0	0.12	39
Long-term debt / Consolidated long-term debt.....	75.82	40.69	80	75.29	32.61	86	76.98	34.67	86	77.56	28.44	92	75.88	28.63	88
<b>Double Leverage</b>															
Equity investment in subs / Equity capital.....	123.95	103.15	95	118.72	103.27	94	123.66	102.81	96	119.10	103.22	95	115.85	103.10	90
Total investment in subs / Equity capital.....	348.55	108.29	98	402.28	110.46	99	361.39	110.16	98	431.45	111.07	99	448.37	112.48	99
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X).....	1.44	0.27	91	2.02	0.69	84	2.25	0.47	92	1.90	0.36	95	1.24	0.35	85
Equity investment in subs – equity cap / Net income-div (X).....	3.89	0.85	95	4.12	2.31	80	6.17	1.82	92	5.04	1.22	93		1.22	
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends.....	82.12	152.56	22	95.11	128.63	31	83.85	136.59	18	90.87	177.68	18	120.60	162.34	34
Cash from ops + noncash items + op expense / Op expense + dividend.....	78.45	155.61	21	112.49	142.45	39	107.46	147.24	30	95.10	190.27	12	129.56	174.91	30
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	100.36	94.59	56	88.25	140.42	23	89.45	134.08	19	113.73	116.34	54	92.44	103.19	35
Pretax operating income + interest expense / Interest expense.....	178.28	1,645.53	13	117.93	1,826.91	17	116.74	2,016.32	14	118.32	1,968.54	9	224.09	2,898.75	18
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	178.28	1,896.20	12	117.93	1,413.95	16	116.74	1,539.23	14	118.32	1,632.83	8	224.09	1,369.37	16
Dividends + interest from subsidiaries / Interest expense + dividends.....	32.32	174.48	8	41.26	144.62	11	31.34	150.43	4	42.70	210.80	4	89.85	188.90	13
Fees + other income from subsidiaries / Salary + other expenses.....	26.01	12.03	78	30.16	14.76	74	29.09	13.95	74	37.89	16.52	76	32.01	16.08	75
Net income / Current part of long-term debt + preferred dividends (X).....	0.17	40.79	1	0.08	26.65	1	0.29	35.64	3	0.99	57.11	8	1.59	33.93	6
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets.....	22.59	3.29	99	29.10	3.69	99	19.45	3.85	95	24.67	2.64	99	22.68	2.61	99
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due.....	0	0.60	47	0	0.12	46	0	0.10	46	0	0.04	43	0	0.24	47
Nonaccrual.....	1.08	1.04	88	1.16	0.80	87	1.07	1.03	87	1.63	0.54	87	1.68	6.54	83
Total.....	1.08	1.64	82	1.16	0.92	81	1.07	1.13	81	1.63	0.58	87	1.68	6.78	77
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	25.53	0.03	97	26.35	0.05	97	27.57	0.05	97	33.23	0.10	97	40.04	0.24	98
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	25.53	0.03	97	26.35	0.05	97	27.57	0.05	97	33.23	0.10	97	40.04	0.25	98
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries.....	52.01	1.76	97	57.10	2.95	95	56.17	2.66	95	60.87	5.62	93	63.41	5.50	94
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	50	0	0	49	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets.....	13.65	0.07	97	12.99	0.07	97	13.61	0.08	97	12.35	0.19	97	12.69	0.21	97

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Parent Company Analysis—Part 2

	09/30/2021			09/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	187.10	69.90	92	240.75	84.44	91	449.17	81.10	94	158.97	57.84	93	67.40	57.26	64
Dividends declared / Net income.....	63.04	27.22	96	51.03	49.77	57	63.62	42.29	81	62.36	33.08	91	110.66	27.33	99
Net income – dividends / Average equity.....	6.13	9.25	28	4.64	3.19	67	3.90	4.14	48	3.75	6.46	18	-1.36	7.33	2
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries.....	45.71	160.45	20	66.66	130.19	24	35.09	132.17	19	33.33	178.13	21	12.61	157.73	21
Dividends from nonbank subsidiaries.....	1.98	6.19	62	4.46	3.74	75	2.35	3.41	71	8.74	7.53	79	133.93	7.13	94
Dividends from subsidiary holding companies.....	0	6.32	45	0	2.34	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries.....	47.70	213.42	10	71.12	167.02	17	37.43	174.85	9	42.07	260.40	7	146.54	215.26	33
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries.....	104.82	43.30	95	88.53	61.85	68	64.23	60.28	52	65.38	66.55	48	62.94	60.71	58
Interest income from bank subsidiaries.....	16.40	0.11	98	39.70	0.48	97	36.51	0.36	98	63.53	0.54	99	61.40	0.52	98
Management and service fees from bank subsidiaries.....	0	0.87	38	0	1.79	36	0	1.47	37	0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46	0	0	47	0	0	46	0	0	46	0	0	47
Operating income from bank subsidiaries.....	121.22	48.70	96	128.22	71.13	80	100.74	62.88	82	128.91	69.36	91	124.34	63.43	90
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries.....	1.82	66.90	22	2.97	52.29	39	1.99	56.39	35	9.87	82.95	34	195.50	51.40	91
Interest income from nonbank subsidiaries.....	4.19	2.38	79	41.82	4.57	92	30.10	7.38	89	115.30	20.25	89	56.97	18.56	82
Management and service fees from nonbank subsidiaries.....	9.54	0.66	92	17.68	0.93	93	15.61	0.86	95	22.62	1.92	93	11.93	2.96	87
Other income from nonbank subsidiaries.....	0	0.11	44	0	0.20	45	0	0.16	46	0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries.....	15.54	94.31	26	62.47	70.62	50	47.70	79.84	40	147.79	150.41	68	264.40	99.33	86
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		36.58			25.82			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.06			9.87			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.75			0.41			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.41			0.01			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		47.30			41.80			55.20			76.49			61.19	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries.....	23.71	72.55	18	14.13	68	23	11.37	69.76	20	7.77	67.32	22	4.24	65.18	24
Interest income from bank subsidiaries.....	3.71	0.27	93	6.34	1.03	91	6.46	0.63	94	7.55	0.80	94	4.14	0.92	88
Management and service fees from bank subsidiaries.....	0	1.64	37	0	2.06	37	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.03	45	0	0.08	46	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries.....	27.42	82.68	15	20.46	80.80	18	17.83	82.20	16	15.33	78.80	19	8.38	74.20	17
Dividends from nonbank subsidiaries.....	1.03	3.56	63	0.94	2.36	69	0.76	1.95	65	2.04	2.65	68	45.04	2.57	96
Interest income from nonbank subsidiaries.....	2.37	0.20	91	13.32	0.90	92	11.48	0.73	92	23.81	1.19	93	13.13	2.32	88
Management and service fees from nonbank subsidiaries.....	5.40	0.02	97	5.63	0.03	96	5.95	0.02	96	4.67	0.06	95	2.75	0.03	95
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.02	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries.....	8.81	5.69	79	19.89	5.80	87	18.19	4.70	87	30.52	7.29	87	60.92	7.64	91
Dividends from subsidiary holding companies.....	0	2.13	45	0	1.41	44	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.16	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.40	44	0	4.22	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....	52.51	152.66	43	66.78	216.76	55	21.90	135.13	32	6.09	83.37	31	9.13	87.87	40
Loans and advances from subsidiaries / Total debt.....	12.94	28.03	46	15.56	27.05	51	6.17	27.08	37	1.63	28.33	31	2.29	26.53	34